

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen B Bowker  
Cathy L Bowker  
Debtors

Case No. 17-03191-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

4952772 db/jdb +Stephen B Bowker, Cathy L Bowker, 3819 Green Street, Harrisburg, PA 17110-1544  
4952772 Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003  
4952775 Citibusiness Card, PO Box 9001037, Louisville, KY 40290-1037  
4952776 +Citicards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190  
4952779 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905  
4952780 Northland Group, PO Box 5390905, Minneapolis, MN 55439  
4952782 +Universal Cd CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241  
4952783 Western Alliance Bank, PO Box 742628, Cincinnati, OH 45274-2628  
4952784 Zwicker & Associates, P.C., 80 Minutemand Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4952769 EDI: ARSN.COM Nov 16 2017 18:48:00 ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100  
4952767 +EDI: AMEREXPR.COM Nov 16 2017 18:48:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
4952768 +EDI: AMEREXPR.COM Nov 16 2017 18:48:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
4952778 EDI: BANKAMER.COM Nov 16 2017 18:48:00 FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019  
4952771 EDI: BANKAMER.COM Nov 16 2017 18:48:00 Bank of America, PO Box 982235, El Paso, TX 79998  
4952770 EDI: BANKAMER.COM Nov 16 2017 18:48:00 Bank of America, PO Box 982238, El Paso, TX 79998  
4952773 +EDI: CHASE.COM Nov 16 2017 18:48:00 Chase Bank, P.O. BOX 15123, Wilmington, DE 19850-5123  
4952774 +EDI: CHASE.COM Nov 16 2017 18:48:00 Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298  
4952777 +EDI: CITICORP.COM Nov 16 2017 18:48:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
4953203 +EDI: PRA.COM Nov 16 2017 18:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4952781 +EDI: RMSC.COM Nov 16 2017 18:48:00 Synchrony Bank - HHGregg, P.O. Box 965036, Orlando, FL 32896-5036

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Johanna Hill Rehkamp on behalf of Debtor 2 Cathy L Bowker jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Stephen B Bowker jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Stephen B Bowker**  
First Name Middle Name Last Name  
Debtor 2 **Cathy L Bowker**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6526**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3027**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-03191-HWV**

**Order of Discharge****12/15**

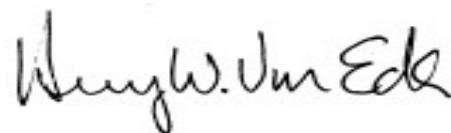
**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen B Bowker

Cathy L Bowker

**By the  
court:**

November 16, 2017



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**